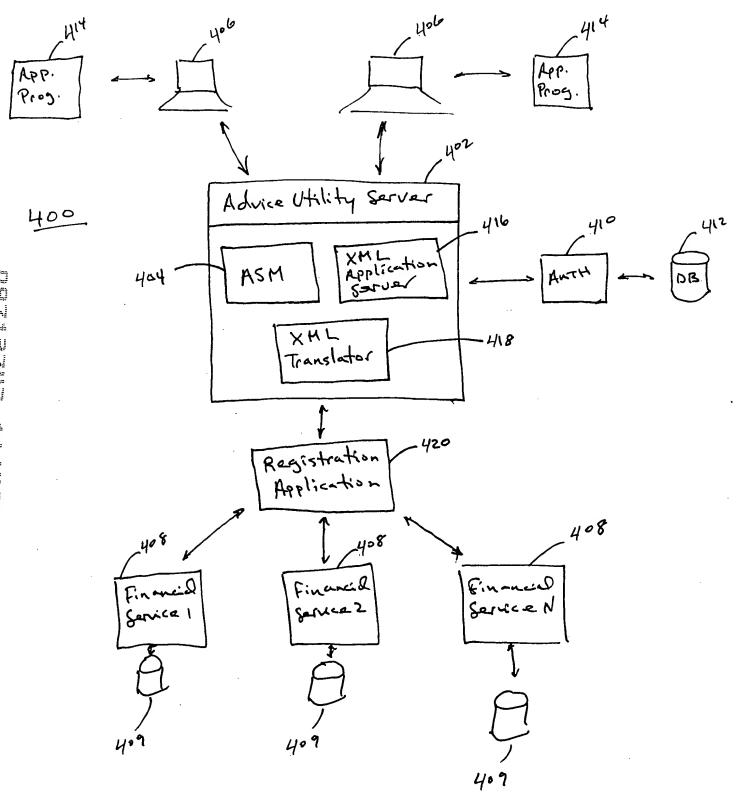


FIG. 4



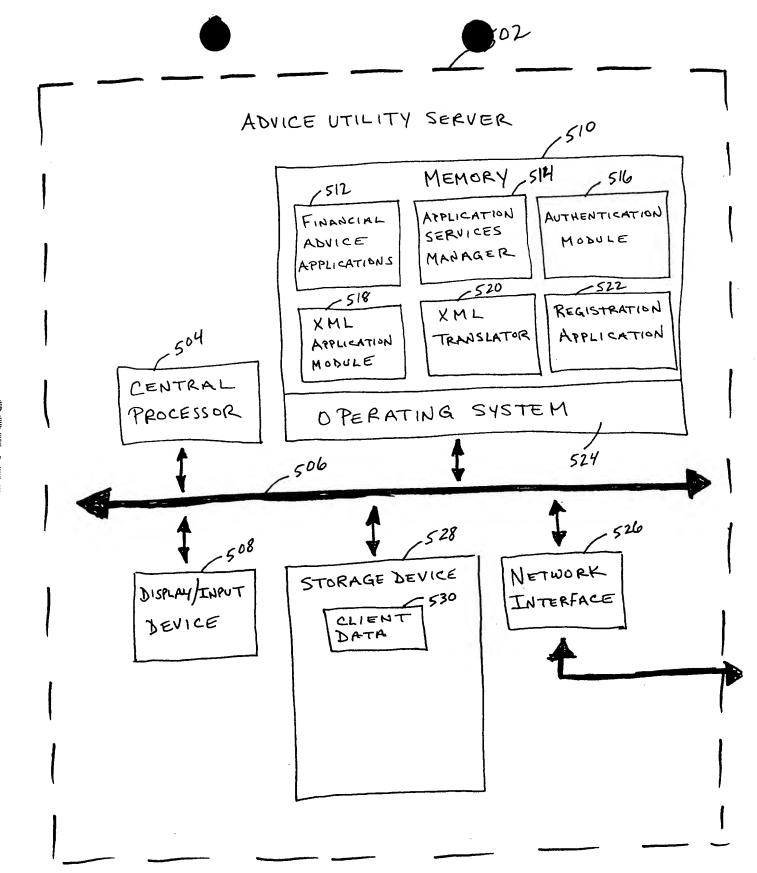
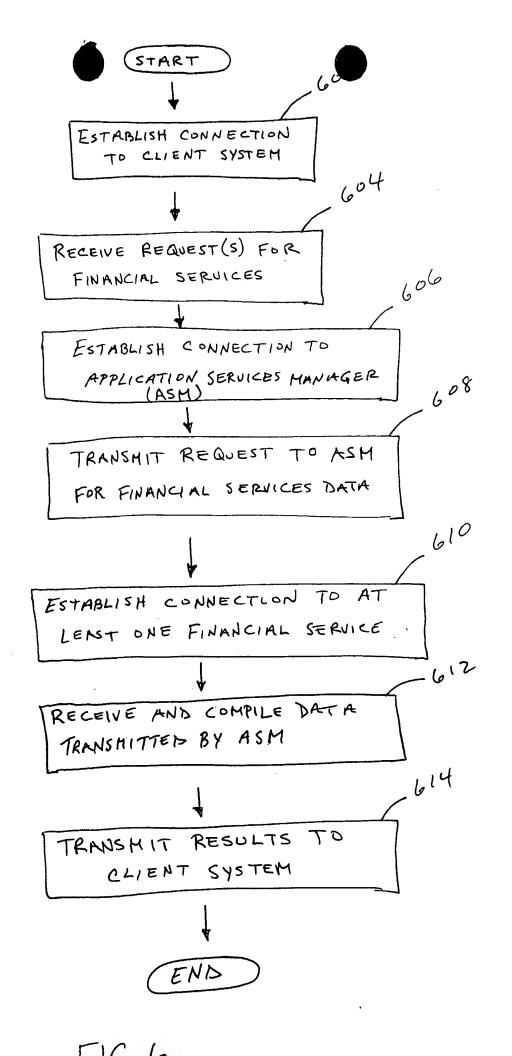
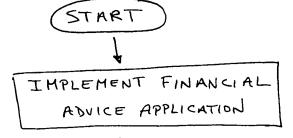


FIG. 5





ESTABLISH CONNECTION

TO ADVICE UTILITY SERVER

TRANSMIT REQUEST (S) TO

ADVICE UTILITY SERVER AND/OR

APPLICATION SERVICES MANAGER

RECEIVE FINANCIAL SERVICES

DATA AND OR ADVICE RESULTS

FROM APPLICATION SERVICES HANAGER

END

FIG.7

